



Atty. Docket 07004.000111

11
BT
3-6-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)

Robert ROSKO et al.)

Serial No.: 09/994,725)

Filed: November 28, 2001)

Art Unit: 2155)

Examiner: Unassigned)

RECEIVED
FEB 21 2003
GROUP 3600
RECEIVED
FEB 13 2003
Technology Center 2100

For: SYSTEM AND METHOD FOR PROVIDING CUSTOMERS WITH SEAMLESS
ENTRY TO A REMOTE SERVER

INFORMATION DISCLOSURE STATEMENT

Director of the United States
Patent and Trademark Office
Washington, D.C. 20231



21967

PATENT TRADEMARK OFFICE

Sir:

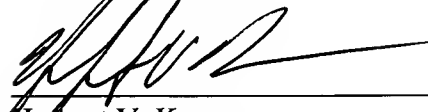
In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicant respectfully requests consideration of the references listed on the attached Form PTO/SB/08A. Copies of the references listed are also enclosed.

Applicant respectfully requests that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS

A handwritten signature in black ink, appearing to read 'H. V. Kerner', written over a horizontal line.

Herbert V. Kerner

Registration No. 42,721

Date: 2-12-03

1900 K Street, N.W., Suite 1200
Washington, D.C. 20006-1109
Ph. (202) 955-1500
Fax (202) 778-2201



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/994,725
Filing Date	November 28, 2001
First Named Inventor	Robert ROSKO et al
Art Unit	2155
Examiner Name	Unassigned
Attorney Docket Number	47004.000111

Sheet 1 5

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-			

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>

NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	1.	eCharge, eCharge Corporation, www.echarge.com, 12/03/99		
	2.	Tracy Pletz et al., Summary of the at your risk architecture, 06/03/99		
	3.	Siebel, Siebel: Ensuring Customer Success, www.siebel.com, 11/17/99		
	4.	OMG, Welcome to OMG's CORBA for Beginners Page!, www.omg.com, 05/25/99		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number 09/994,725

Filing Date November 28, 2001

First Named Inventor Robert ROSEN et al.

Art Unit 2155

Examiner Name Unassigned

Attorney Docket Number 47004.00011

Sheet

5

5

NON-PATENT LITERATURE DOCUMENTS

40.	SBA: Pro-Net, SBA, 04/01/99		
41.	FreeMarkets, FreeMarkets Online, Inc., 04/26/99		
42.	Associates National Bank (DE) Credit Card Services, The Associates, www.theassocitheassociates.atcomcorn/consumer/credit_cards/rnain.html , 04/06/99		
43.	At Your Request, Wingspanbankcom, 09/28/99		
44.	Robyn Meredith, Internet bank moves closer to virtual reality, USA Today, 05/05/95		
45.	Marvin Sirbu and J.D. Tygar, NetBill: An Internet Commerce System Optimized for Network Delivered Services, http://www.ini.cmu.edu:80/netbill , pp. 1-12, 02/27/95		
46.	The check is in the email., Information Today, Vol. 12, No. 3, 03/01/95, ISSN: 8755-6286		
47.	The Gale Group, G&D America's Multi-application Smart Card Selected for Combined Payroll and 'Virtual Banking' Program in Mexico, wysiwyg://0/http://www.dialogclassic.com/history, Business Wire, 04/24/98, p4241047		
48.	Richard Mitchell, Netlink Goes After An Unbanked Niche, wysiwyg://0/http://www.dialogclassic.com/history, ISSN: 1093-1279, 09/99		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/994,725
Filing Date	November 28, 2001
First Named Inventor	Robert ROSKO et al.
Art Unit	2155
Examiner Name	Unassigned
Attorney Docket Number	47004.000111

Sheet 2 5

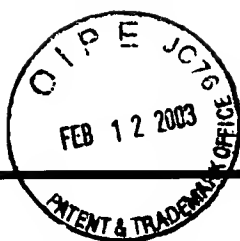
NON-PATENT LITERATURE DOCUMENTS

5.	Sun Microsystems, Inc., Schema for Representing CORBA Objects in an LDAP directory, 05/21/99		
6.	OMG, Library, www.omg.com, 05/25/99		
7.	OMG, What is CORBA?, , www.omg.com, 05/25/99		
8.	Overview of CORBA, , www.omg.com, 05/25/99		
9.	JAVA, JAVA™ Technology in the Real World, java.sun.com, 05/21/99		
10.	JAVA, JAVA™ Servlet API, java.sun.com, 05/21/99		
11.	JAVA, Staying in Touch with JNDI, java.sun.com, 05/21/99		
12.	JAVA, JAVA™ Remote Method Invocation (RMI) Interface, java.sun.com, 05/21/99		
13.	JAVA, Banking on JAVA™ Technology, java.sun.com, 05/21/99		
14.	JAVA, The JDBC™ Data Access API, java.sun.com, 05/21/99		
15.	Anne Thomas, Enterprise JAVABEANS™ Technology: Server Component Model for the Java™ platform, java.sun.com, 05/21/99		
16.	S. R. Hiremath, Numerical Credit Scoring Model, Operations Research Bulletin, WA13.16, 04/30/75		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number 09/994,725

Filing Date Nov mber 28, 2001

First Named Inventor Robert POSKO tal

Art Unit 2155

Examiner Name Unassigned

Sheet

3

5

Attorney Docket Number

47004.0001

NON-PATENT LITERATURE DOCUMENTS

17.	Reuters, Getting Smart with Java: Sun Micro Says American Express to Use Java for Smart Card, www.abcnew.go.com/sciences/tech, 06/06/00		
18.	David Bank, Cash, Check, Charge--What's Next?, Seattle Times, 03/06/98		
19.	Gerry Vandenengel, Cardson the Internet: Advertising on a \$3 Bill, Industry Intelligence, 02/01/95		
20.	Kim A. Strassel, Dutch Software Concern Experiments with Electronic 'Cash' in Cyberspace, Wall Street Journal, 04/17/95		
21.	Jeffrey Kutler, Cash Card Creator Looking Beyond Mondex, 02/09/95		
22.	David Post, E-Cash: Can't Live With It, Can't Live Without It, The American Lawyer, pp. 116-117, 03/01/96		
23.	Russell Mitchell, Cyberspace: Crafting Software....., Business Week, pp. 78-86, 02/27/95		
24.	Jeffrey Kutler, A Different Drummer on the Data Highway, American Banker, 05/12/95		
25.	Stephen Eppmt, A pLayer Goes After Big Bucks in Cyberspace, American Banker, 05/05/95		
26.	Robert Barnham, Network Brings Together Producers and Companies, Bests Review 02/01/94		
27.	Vanessa Houlder, OFT Gives the Individual Top Priority: Report Calls for Deregulation of Business Lending, The Financial Times, 06/08/94		
28.	Kennedy Maiz, Fannie Mae on the Web, Newsbyte, 05/08/95		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/994,725
Filing Date	November 28, 2001
First Named Inventor	Robert ROSKOPF
Art Unit	2155
Examiner Name	Unassigned
Attorney Docket Number	47004.000117

Sheet 4 of 5

NON-PATENT LITERATURE DOCUMENTS

29.	Anne Knowles, Improved Internet Security Enabling On-Line Commerce, PC Week, 12/20/95		
30.	Aversion Therapy: Banks Overcoming Fear of the Net to Develop Safe Internet-based Payment System w/ Netscape Communicator, Network World, 12/12/94		
31.	Don Clark, Microsoft, Visa to Jointly Develop PC Electronic-Shopping Software, Wall Street Journal, The, B9, 11/09/94		
32.	Understanding Product Data Management, Hewlett-Packard Company, 4/26/99		
33.	Getting Started: Specific GE TPN Post Service Use Guidelines, GE, 04/26/99		
34.	Resource Center: Consolidated Edison Selects GE TPN Post, GE, 04/26/99		
35.	ThomasNet, Thomas Publishing Company, 04/26/99		
36.	SoluSource: For Engineers By Engineers, Thomas Publishing Company, 04/26/99		
37.	Harris InfoSource, 04/26/99		
38.	Welcome to MUSE, MUSE Technologies, 04/26/99		
39.	Product Data Integration Technologies, Inc., PDIT, 04/26/99		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.